

Information to identify the case:

Debtor 1	Richard A. Butler	Social Security number or ITIN xxx-xx-7005
		EIN -----
Debtor 2 (Spouse, if filing)	Kathryn Ingram Butler	Social Security number or ITIN xxx-xx-2608
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 14-15280-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard A. Butler

Kathryn Ingram Butler

6/11/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Richard A. Butler
Kathryn Ingram Butler
Debtors

Case No. 14-15280-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 41

Date Rcvd: Jun 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2018.

db/jdb +Richard A. Butler, Kathryn Ingram Butler, 1001 Friendship Lane,
Cherry Hill, NJ 08002-1018
cr +CENLAR FSB AS SERVICER FOR PROSPECT MORTGAGE, LLC, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
Suite 100, Mt. Laurel, NJ 08054-3437
cr +PROSPECT MORTGAGE, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
514645744 Bank of America, P.O. Box 15796, Wilmington, DE 19886-5796
514645745 Bank of America Merchant Services, WA2-505-01-40, P.O. Box 2485, Spokane, WA 99210-2485
514645749 +First Data Global Leasing, P.O. Box 173845, Denver, CO 80217-3845
514645753 +IRS-NJ Assistant Attorney General, Department of Justice Tax Division,
Civil Trial Section, Eastern Region, P.O. Box 227, Ben Franklin Station,
Washington, DC 20044-0227
514758519 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
Ft. Worth, TX 76101-2032
514645756 +Katarzyna Lubus, c/o Marc I. Simon, Simon & Simon, PC, 8408 Atlantic Avenue,
Margate City, NJ 08402-2662
515651316 +Keepers, Diane Peze, 32 W. Cedar, Merchantville, NJ 08109-2320
514645758 +LA Fitness, 2100 State Highway 38, Cherry Hill, NJ 08002-2043
514645759 +Law Office of Robert Braverman, LLC, 1060 N. Kings Hwy., Suite 333,
Cherry Hill, NJ 08034-1910
514645760 Mazda Capital Services, c/o Chase, P.O. Box 78069, Phoenix, AZ 85062-8069
514645761 +Otto Harris Eckstut, 13 N. Centre Street, Merchantville, NJ 08109-2518
515294769 +Prospect Mortgage LLC, CENLAR FSB, 425 PHILLIPS BOULEVARD, EWING, NJ 08618-1430
514645763 State of New Jersey Attorney General, 25 Market Street, Trenton, NJ 08611-2148
514645764 +State of New Jersey Division of Taxation, Attn: Bankruptcy, 50 Barrack Street,
P.O. Box 245, Trenton, NJ 08695-0245

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 11 2018 23:29:51 U.S. Attorney, 970 Broad St.,

smg	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 11 2018 23:29:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514645743	EDI: BANKAMER.COM Jun 12 2018 02:58:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
514645746	+EDI: CAPITALONE.COM Jun 12 2018 02:58:00 Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
514835336	EDI: BL-BECKET.COM Jun 12 2018 02:58:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514645747	EDI: CHASE.COM Jun 12 2018 02:58:00 Chase Slate, P.O. Box 15153, Wilmington, DE 19886-5153
514850396	+EDI: CITICORP.COM Jun 12 2018 02:58:00 Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
514658501	EDI: DISCOVER.COM Jun 12 2018 02:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514645748	EDI: DISCOVER.COM Jun 12 2018 02:58:00 Discover Card, P.O. Box 71084, Charlotte, NC 28272-1084
514654987	E-mail/Text: fnb.bk@fnfg.com Jun 11 2018 23:30:12 First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
514645750	E-mail/Text: fnb.bk@fnfg.com Jun 11 2018 23:30:12 First Niagara Bank, NA, P.O. Box 28, Buffalo, NY 14240-0028
514645751	+E-mail/Text: jerome.smalls@ogc.upenn.edu Jun 11 2018 23:30:17 Hospital of University of Pennsylvania, Patient Accounts, 3400 Spruce Street, Philadelphia, PA 19104-4208
514645752	EDI: IRS.COM Jun 12 2018 02:58:00 IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
514645755	+E-mail/Text: usanj.njbankr@usdoj.gov Jun 11 2018 23:29:51 IRS-NJ United States Attorney, 970 Broad Street, 5th Floor, Newark, NJ 07102-2534
514772418	+EDI: CAUT.COM Jun 12 2018 02:58:00 JPMorgan Chase Bank, NA, Po Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
514645757	+EDI: CBSKOHLS.COM Jun 12 2018 02:58:00 Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
517448983	E-mail/Text: camanagement@mtb.com Jun 11 2018 23:29:22 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
517448984	E-mail/Text: camanagement@mtb.com Jun 11 2018 23:29:22 M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182, M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
514916513	EDI: PRA.COM Jun 12 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
516360164	+EDI: Q3G.COM Jun 12 2018 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 41

Date Rcvd: Jun 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516360163 EDI: Q3G.COM Jun 12 2018 02:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,

PO Box 788, Kirkland, WA 98083-0788

514645762 EDI: SEARS.COM Jun 12 2018 02:58:00 Sears, P.O. Box 183081, Columbus, OH 43218-3081

514645765 EDI: VERIZONCOMB.COM Jun 12 2018 02:59:00 Verizon, P.O. Box 4833,

Trenton, NJ 08650-4833

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514645754* +IRS-NJ Office of Chief Counsel, SB/SE Division Counsel, Suite 1500, One Newark Center,
Newark, NJ 07102-5211

514645742 #+Aurora Financial Group, 9 Eves Drive, Suite 190, Marlton, NJ 08053-8114

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor PROSPECT MORTGAGE, LLC nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor CENLAR FSB AS SERVICER FOR PROSPECT MORTGAGE, LLC
nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

Kevin Gordon McDonald on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Michael Frederick Dingerdissen on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC
nj.bkecf@fedphe.com

Rebecca Ann Solarz on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC rsolarz@kmllawgroup.com

Rebecca Ann Solarz on behalf of Creditor PROSPECT MORTGAGE, LLC rsolarz@kmllawgroup.com

Robert Braverman on behalf of Joint Debtor Kathryn Ingram Butler robert@bravermanlaw.com

Robert Braverman on behalf of Debtor Richard A. Butler robert@bravermanlaw.com

TOTAL: 11